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B1 (Official	Form 1)(1/	08)				oarriorr		190 ± 0	0			
			United No			ruptcy of Illin		,			Vo	luntary Petition
Name of Debtor (if individual, enter Last, First, Middle): Patton, Arthur L						Name of Joint Debtor (Spouse) (Last, First, Middle): Patton, Joyce E.						
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):					(incl	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):  AKA Joyce Jones						
Last four dig (if more than	one, state all)	Sec. or Indi	ividual-Taxp	ayer I.D. (	(ITIN) No./	Complete E		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)  xxx-xx-1180				
Street Addre 2228 Did		or (No. and	Street, City,	and State)		ZIP Code	Stree 22 No		f Joint Debtor y Ave	(No. and St	reet, City,	and State):  ZIP Code
County of R Lake	Residence or	of the Prin	cipal Place o	of Busines		60064		ty of Reside	ence or of the	Principal Pl	ace of Bus	60064 iness:
Mailing Add	dress of Deb	otor (if diffe	erent from str	eet addres	ss):			ng Address	of Joint Debt	tor (if differe	ent from str	ŕ
Location of (if different				r	Γ	ZIP Code						ZIP Code
Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  □ Corporation (includes LLC and LLP)  □ Partnership  □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)			Sing in 1 Rail Stock	Nature of Business (Check one box)  Health Care Business Single Asset Real Estate as defin in 11 U.S.C. § 101 (51B) Railroad Stockbroker Commodity Broker Clearing Bank Other  Tax-Exempt Entity (Check box, if applicable) Debtor is a tax-exempt organizat under Title 26 of the United State Code (the Internal Revenue Code			defined	the 1 ter 7 ter 9 ter 11 ter 12	Petition is F	hapter 15 if a Foreign hapter 15 if a Foreign hapter 15 if a Foreign e of Debts k one box)	Petition for Recognition Main Proceeding Petition for Recognition Nonmain Proceeding	
attach signis unable	ee to be paid igned applicate to pay fee ee waiver re	hed  I in installmation for the except in inquested (ap	nents (applicate court's constallments. I	able to inc sideration Rule 1006 hapter 7 i	certifying t (b). See Offi ndividuals	that the debicial Form 3A only). Must	tor Chec	Debtor is k if: Debtor's to insider k all applical A plan is Acceptan	a small busin not a small b aggregate not s or affiliates; able boxes: being filed w ces of the pla	ncontingent l are less that tith this petition were solici	s defined i or as defin liquidated n \$2,190,0 ion.	n 11 U.S.C. § 101(51D). ed in 11 U.S.C. § 101(51D). debts (excluding debts owed 00. ition from one or more S.C. § 1126(b).
Debtor e	estimates that estimates that	t funds will it, after any	aation  I be available exempt prop for distribut	erty is ex	cluded and	administrat		ses paid,		THIS	S SPACE IS	FOR COURT USE ONLY
Estimated N  1- 49	50- 99	reditors  100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	□ 25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated A \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,00 to \$500 million	1 \$500,000,001 to \$1 billion				
Estimated L: \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,00 to \$500 million	1 \$500,000,001 to \$1 billion				

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B1 (Official Form	n 1)(1/08)	Paye 2 01 45	Page 2			
Voluntary	Petition	Name of Debtor(s): Patton, Arthur L				
(This page mus	st be completed and filed in every case)	Patton, Joyce E.				
1 0	All Prior Bankruptcy Cases Filed Within Last	8 Years (If more than two, attach a	dditional sheet)			
Location Where Filed:	- None -	Case Number:	Date Filed:			
Location Where Filed:		Case Number:	Date Filed:			
Per	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more tha	an one, attach additional sheet)			
Name of Debto	or:	Case Number:	Date Filed:			
District:		Relationship:	Judge:			
	Exhibit A		xhibit B			
forms 10K ar pursuant to S	leted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission ection 13 or 15(d) of the Securities Exchange Act of 1934 ting relief under chapter 11.)	I, the attorney for the petitioner name have informed the petitioner that [he 12, or 13 of title 11, United States Co	al whose debts are primarily consumer debts.)  ed in the foregoing petition, declare that I or she] may proceed under chapter 7, 11, bde, and have explained the relief available rtify that I delivered to the debtor the notice			
☐ Exhibit A	A is attached and made a part of this petition.	X_/s/ Andrew J. Feldman Signature of Attorney for Debtor( Andrew J. Feldman #6292				
	Exh	ibit C				
	r own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.	pose a threat of imminent and identifiab	le harm to public health or safety?			
	Exh	ibit D				
Exhibit I  If this is a join	-	a part of this petition.	a separate Exhibit D.)			
<b>E</b> xhibit I	O also completed and signed by the joint debtor is attached a	and made a part of this petition.				
	Information Regardin	_				
	(Check any ap Debtor has been domiciled or has had a residence, princip days immediately preceding the date of this petition or for	al place of business, or principal asse				
		• .	•			
	Certification by a Debtor Who Reside (Check all app		erty			
	Landlord has a judgment against the debtor for possession	of debtor's residence. (If box checked	, complete the following.)			
	(Name of landlord that obtained judgment)					
	(Address of landlord)					
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment f					
	Debtor has included in this petition the deposit with the coafter the filing of the petition.	urt of any rent that would become du	ue during the 30-day period			
	Debtor certifies that he/she has served the Landlord with the	nis certification. (11 U.S.C. § 362(l))				

**Signatures** 

# Voluntary Petition

(This page must be completed and filed in every case)

#### Patton, Joyce E.

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Arthur L Patton

Signature of Debtor Arthur L Patton

X /s/ Joyce E. Patton

Signature of Joint Debtor Joyce E. Patton

Telephone Number (If not represented by attorney)

March 27, 2008

Date

#### Signature of Attorney\*

#### X /s/ Andrew J. Feldman

Signature of Attorney for Debtor(s)

Andrew J. Feldman #6292797

Printed Name of Attorney for Debtor(s)

Legal Helpers, PC

Firm Name

20 W. Kinzie

13th Floor

Chicago, IL 60610

Address

(312) 467-0004 Fax: (312) 467-1832

Telephone Number

March 27, 2008

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Patton, Arthur L

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

 $\mathbf{X}$ 

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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Official Form 1, Exhibit D (10/06)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Arthur L Patton Joyce E. Patton		Case No.	
		Debtor(s)	Chapter	7
			-	

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. <i>Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency</i> .
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]

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Official Form 1, Exh. D (10/06) - Cont.

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

receiving a credit counseling briefing, your case may be dismissed.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Arthur L Patton Arthur L Patton
Date: March 27, 2008

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Official Form 1, Exhibit D (10/06)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Arthur L Patton Joyce E. Patton		Case No.	
		Debtor(s)	Chapter	7
		• • • • • • • • • • • • • • • • • • • •	•	

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
□ 2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]

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Official Form 1, Exh. D (10/06) - Cont.

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

receiving a credit counseling briefing, your case may be dismissed.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Joyce E. Patton Joyce E. Patton
Date: March 27, 2008

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B6 Summary (Official Form 6 - Summary) (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Arthur L Patton,		Case No.	
	Joyce E. Patton			
_		Debtors	Chapter	7

# **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	8,675.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	7		16,610.45	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			659.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			1,090.00
Total Number of Sheets of ALL Schedules		18			
	T	otal Assets	8,675.00		
			Total Liabilities	16,610.45	

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Form 6 - Statistical Summary (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Arthur L Patton,		Case No.	
	Joyce E. Patton			
_		Debtors	Chapter	7
			•	

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C.  $\S$  159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

#### State the following:

Average Income (from Schedule I, Line 16)	659.00
Average Expenses (from Schedule J, Line 18)	1,090.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	1,058.20

#### State the following:

	_	_
Total from Schedule D, "UNSECURED PORTION, IF ANY"     column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		16,610.45
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		16,610.45

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B6A (Official Form 6A) (12/07)

In re	Arthur L Patton,	Case No.
	Joyce E. Patton	

#### Debtors

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property

Nature of Debtor's Interest in Property

Nature of Debtor's Interest in Property

Joint, or Community

Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Amount of Secured Claim

None

Sub-Total > 0.00 (Total of this page)

 $Total > \hspace{1.5cm} 0.00$ 

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re	Arthur L Patton,	Case No
	Joyce E. Patton	

# Debtors

### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Х			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	S	avings account with Great Lakes Credit Union	J	50.00
3.	Security deposits with public utilities, telephone companies,	S	ecurity Deposit with Landlord, Stephen Mitchell	J	950.00
	landlords, and others.	S	ecurity Deposit with North Shore Gas	J	250.00
		S	ecurity Deposit with Commonwealth Edison	J	250.00
4.	Household goods and furnishings, including audio, video, and computer equipment.	M	iscellaneous used household goods	-	700.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Х			
6.	Wearing apparel.	Р	ersonal used clothing	-	500.00
7.	Furs and jewelry.	Χ			
8.	Firearms and sports, photographic, and other hobby equipment.	Х			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issuer.	X			
				Sub-Tot	al > 2,700.00

2 continuation sheets attached to the Schedule of Personal Property

(Total of this page)

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In	re Arthur L Patton, Joyce E. Patton			Case No.	
	·	SCHE	Debtors  DULE B - PERSONAL PROPF  (Continuation Sheet)	ERTY	
	Type of Property	N O N E	Description and Location of Propert	Joint, Or	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	Х			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	Χ			
16.	Accounts receivable.	Χ			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars		7 Expected Tax Refund	J	5,500.00
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	Х			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	Х			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
				Sub-Tota (Total of this page)	al > 5,500.00

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Arthur L Patton,	Case No.	
	Joyce E. Patton		

#### Debtors

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	96	Dodge Caravan, 125,000 miles	-	475.00
26.	Boats, motors, and accessories.	Х			
27.	Aircraft and accessories.	Χ			
28.	Office equipment, furnishings, and supplies.	Х			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	Χ			
31.	Animals.	Χ			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	Х			

Sub-Total > 475.00 (Total of this page)

Total >

8,675.00

Sheet  $\underline{2}$  of  $\underline{2}$  continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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B6C (Official Form 6C) (12/07)

In re	Arthur L Patton,	Case No.
	Joyce F. Patton	

Debtors

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	Check if debtor claims a homestead exemption that exceeds
Check one box)	\$136,875.

☐ 11 U.S.C. §522(b)(2) ☐ 11 U.S.C. §522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Checking, Savings, or Other Financial Accounts, Certif			
Savings account with Great Lakes Credit Union	735 ILCS 5/12-1001(b)	50.00	50.00
Security Deposits with Utilities, Landlords, and Others Security Deposit with Landlord, Stephen Mitchell	735 ILCS 5/12-1001(b)	950.00	950.00
Security Deposit with North Shore Gas	735 ILCS 5/12-1001(b)	250.00	250.00
Security Deposit with Commonwealth Edison	735 ILCS 5/12-1001(b)	250.00	250.00
Household Goods and Furnishings Miscellaneous used household goods	735 ILCS 5/12-1001(b)	700.00	700.00
Wearing Apparel Personal used clothing	735 ILCS 5/12-1001(a)	500.00	500.00
Other Liquidated Debts Owing Debtor Including Tax Re 2007 Expected Tax Refund	efund 735 ILCS 5/12-1001(b)	5,500.00	5,500.00
Automobiles, Trucks, Trailers, and Other Vehicles 96 Dodge Caravan, 125,000 miles	735 ILCS 5/12-1001(c)	4,800.00	475.00

Total: 13,000.00 8,675.00

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B6D (Official Form 6D) (12/07)

In re	Arthur L Patton,	Case No.
	Joyce E. Patton	

Debtors

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	<u>0</u>	Hu: H W J C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY  SUBJECT TO LIEN	COZF _ ZG   Z F	UNLIQUIDATED	D I SPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY		
Account No.				Т	T E					
			Value \$		D					
Account No.	┪					П				
Account No.			Value \$							
4	$\dashv$		value \$	$\dashv$		Н				
Account No.			Value \$							
Account No.										
			Value \$							
0 continuation sheets attached			S	ubto	ota	1				
continuation sheets attached			(Total of th	is p	ag	e)				
	Total 0.00 0.00 (Report on Summary of Schedules)									

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B6E (Official Form 6E) (12/07)

•			
In re	Arthur L Patton,	Case No.	
	Joyce E. Patton		
-		Debtors	

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busines whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6F (Official Form 6F) (12/07)

In re	Arthur L Patton, Joyce E. Patton		Case No	
_		Debtors		

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	C	Н	usband, Wife, Joint, or Community		Ç	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J C	CONSIDERATION FOR CLAIM IF CL	AIM	ONTINGEN	NL-QU-D	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxx7870			2007		T	DATED		
AOL GPO PO Box 30623 Tampa, FL 33630		J	Internet services			Ď		400.47
Account No. xxxxxx8632		-	Opened 6/08/07 Last Active 11/01/07					138.47
Aspire Visa c/o Midland Credit Mgmt 8875 Aero Dr Ste 200 San Diego, CA 92123		Н	Charge Account					755.00
Account No. xxxxx7034  At T Broadband c/o Credit Protect Assoc. Po Box 802068 Dallas, TX 75380		Н	Opened 8/01/01 Last Active 6/01/02 Communication services					
Account No. xxxxxx1361			Opened 4/27/07 Leet Active 4/04/09					272.00
Att Formerly Cingular Wireless c/o Financial Asset Mgmt I Po Box 451409 Atlanta, GA 31145		v	Opened 4/27/07 Last Active 1/01/08 Communication services					695.00
_6 continuation sheets attached	•	•	. (*	Su Total of th		ota		1,860.47

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B6F (Official Form 6F) (12/07) - Cont.

In re	Arthur L Patton,	Case No.
	Joyce E. Patton	

CDED WORK VALUE	С	Hu	sband, Wife, Joint, or Community	Тс	Τu	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	0010	I SPUTED	AMOUNT OF CLAIM
Account No.			2003	٦	T		
Best Buy Auto Sales 303 Tenth St. North Chicago, IL 60064		J	Automobile deficiency owed		D		1,449.00
Account No. xxxxx0455			Opened 9/01/01 Last Active 2/01/02		t	+	1,443.00
Citibank / Sears P.O. Box 20363 Kansas City, MO 64195		J	ChargeAccount				
							0.00
Account No. xxxxxxxxxxxDxxxxx x2114  Columbia House Customer Service Center PO Box 91605 Indianapolis, IN 46291		J	2006 reading services				104.98
Account No. xxxxxx9043			2007		$\frac{1}{1}$		
Com Ed Customer Care Center PO Box 805379 Chicago, IL 60680		J	Utilities				199.97
Account No. xxxxxx6014	<u> </u>		2007		+	$\dagger$	
Com Ed Customer Care Center PO Box 805379 Chicago, IL 60680		J	Utilities				172.48
Sheet no. 1 of 6 sheets attached to Schedule of				Sub	tot	al	4.000.40
Creditors Holding Unsecured Nonpriority Claims			(Total o	f this	pa	ge)	1,926.43

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In re	Arthur L Patton,	Case No
_	Joyce E. Patton	

CREDITOR'S NAME,	С	Hu	sband, Wife, Joint, or Community	(	c	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	] [ ]	ONTINGEN	NL QU L DAT	DISPUTED	AMOUNT OF CLAIN
Account No. xxx4466			Opened 9/25/06 Utilities		Ť	TED		
Comed c/o Harvard Collection 4839 N Elston Ave Chicago, IL 60630		Н	Cunties					173.00
Account No. xxxxx0472			Opened 3/01/03 Last Active 4/01/03					
Credit Protect Assoc. Po Box 802068 Dallas, TX 75380		W	Comcast					
								97.00
Account No. Qxx9740  David L Gates & Associates c/o Certified Services Inc 1733 Washington St Ste 2 Waukegan, IL 60085		Н	Opened 8/14/01 Financial services					30.00
Account No. xxxxxxxxxxx4900  First Premier Bank Attn: Correspondence Dept. Po Box 5524 Sioux Falls, SD 57117		J	Opened 4/14/06 Last Active 8/06/06 CreditCard					422.00
Account No. xRx8399  Greenwichfin 1621 E New York St Aurora, IL 60505		W	Opened 8/01/00 Last Active 7/01/02 Automobile deficiency owed					
								2,902.00
Sheet no. 2 of 6 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Tota	Su of thi				3,624.00

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In re	Arthur L Patton,	Case No.
_	Joyce E. Patton	

CDEDITOD'S NAME	Ç	Hu	sband, Wife, Joint, or Community	C	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONT I NG EN	I GU	ISPUTED	AMOUNT OF CLAIN
Account No. xxxxxx3684			Opened 3/20/06 Last Active 1/01/07	٦т	E		
I C System c/o I C System Po Box 64378 St Paul, MN 55164		Н	Communication services				196.00
Account No. 1608			2007	+	$\dagger$	-	
Lake County Health Dept. 415 Washington St., Ste 112 Waukegan, IL 60085		J	Medical services				553.00
Account No. xxxx2976			Opened 11/28/06 Last Active 1/01/07	+	$\dagger$		
Mci Communications c/o CBCS Po Box 163250 Columbus, OH 43216		Н	Communication services				215.00
Account No. xHGx7657			Opened 6/30/06	+	$^{+}$		
MCI/Sherman Acquisitions c/o Resurgent Capital Services Po Box 10587 Greenville, SC 29603		W	Communication services				547.00
Account No. xxxxxxxx8657	$\vdash$	$\vdash$	2007	+	+	+	347.00
North Shore Gas P O box A3991 Chicago, IL 60690		J	Utilities				705.50
Sheet no. 3 of 6 sheets attached to Schedule of	_			Sub	tot	 al	
Creditors Holding Unsecured Nonpriority Claims			(Total o				2,216.50

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B6F (Official Form 6F) (12/07) - Cont.

In re	Arthur L Patton,	Case No.	
	Joyce E. Patton		

					_		_	
CREDITOR'S NAME,	C	H	usband, Wife, Joint, or Community		C	U	P	
MAILING ADDRESS	CODEBTOR	Н			CONT	UZLL	s	
INCLUDING ZIP CODE,	В	W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAI	M	1	ď	U	
AND ACCOUNT NUMBER	I	J	IS SUBJECT TO SETOFF, SO STATE.	VI.	N	ľ	E	AMOUNT OF CLAIM
(See instructions above.)	Ř	С			NGEN	D	Ď	
Account No. xxxxx6364	T	t	Opened 10/05/07 Last Active 12/01/07		T	A T		
	1		Utilities			Ë		
Northshore Gas								
c/o Nco Financial Systems		Ιн						
Po Box 13570		Ι΄.						
Philadelphia, PA 19101								
								475.00
Account No. xxxxx1890	T	T	Opened 4/21/03 Last Active 11/01/03					
	1		Video rental services					
Peoples Choice Video Express								
Credit Protect Assoc.		l۷	/					
Po Box 802068								
Dallas, TX 75380								
Dallas, 1X 75500								400.00
								408.00
Account No. xxxxxxxxx5056			2006					
	1		Utilities					
Peoples Energy								
PO Box 0		J						
Chicago, IL 60690								
J Simongo, 12 cooks								
								797.46
	┡	╄				_		701110
Account No. xxxxx4896			Opened 9/01/07 Last Active 9/01/07					
			Other					
Peoples Gas								
130 E. Randolph Drive		W	/					
Chicago, IL 60601								
								706.00
Account No. xx6445	t	H	2007		$\vdash$	$\vdash$	$\vdash$	
The countries And The	1		Legal services					
Proirie State Legal Syce								
Prairie State Legal Svcs	1	J						
325 W. Washington St.	1	ľ						
Waukegan, IL 60085	1							
	1							4 000 54
	L				L	L		1,203.51
Sheet no. 4 of 6 sheets attached to Schedule of				S	ubt	ota	1	
Creditors Holding Unsecured Nonpriority Claims			(Tot	al of th				3,589.97
			(100			5	, - ,	

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In re	Arthur L Patton,	Case No	
	Joyce E. Patton		

	С	Hu	sband, Wife, Joint, or Community		сТ	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAII IS SUBJECT TO SETOFF, SO STATE.		CONTINGEN	771-07-D4F	$D - \emptyset P \cup H \cup D$	AMOUNT OF CLAIM
Account No. xxxxxxx9741			2006		Т	T E D		
Publishers Clearing House PO Box 4002931 Des Moines, IA 50340		J	Reading services			D		447.62
Account No. xxxxxxx0957	╁	_	2007		$\dashv$			
Reader's Digest PO Box 1134 North Chicago, IL 60064		J	reading services					22.50
Account No. 3HG1	_		0		_			26.56
Resurgent Capital Service/Sherman Acquis Po Box 10587 Greenville, SC 29603	-	w	Opened 6/01/06 FactoringCompanyAccount					547.00
Account No. xxxxx8584	╁		Opened 6/29/07 Last Active 11/01/07					
Sage Telecom Inc. c/o Nco Financial Systems 507 Prudential Rd Horsham, PA 19044		w	Communication services					114.00
Account No. xxxx1406	$\vdash$		Opened 4/20/07 Last Active 12/01/07		$\dashv$			
Sbc c/o NCO Financial Systems Po Box 4907 Trenton, NJ 08650		w	Communication services					282.00
Sheet no. 5 of 6 sheets attached to Schedule of				Su	bto	ota	L l	
Creditors Holding Unsecured Nonpriority Claims			(Tota	l of thi	s p	oag	e)	1,417.18

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In re	Arthur L Patton,	Ca	se No
	Joyce E. Patton		

	С	Ни	sband, Wife, Joint, or Community		С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J	DATE CLAIM WAS INCURRED A CONSIDERATION FOR CLAIM. IF CI IS SUBJECT TO SETOFF, SO STA	LAIM	OONT-NGEN	UNLIQUIDATED	SPUTED	AMOUNT OF CLAIM
Account No. xx3984			Opened 3/05/04 Last Active 11/01/07		Т	T E		
Sbc-Ameritech c/o Midland Credit Mgmt 8875 Aero Dr Ste 200 San Diego, CA 92123		Н	Communication services			D		542.00
Account No. xxxxxxxxx8160			Opened 6/23/03 Last Active 2/01/02					
Sears c/o Resurgent Capital Service Po Box 10587 Greenville, SC 29603		Н	Charge account					
								747.00
Account No. 4496L			2007					
The Danbery Mint 47 Richard Ave Norwalk, CT 06857		J	Charge account					
								306.90
Account No. xxxxxx7842			Opened 7/02/01 Last Active 7/01/01					
Waukegan Savings And Loan c/o Armor Systems Co 1700 Kiefer Dr, Suite 1 Zion, IL 60099		W	Charge account					98.00
Account No. xxxx9792			One and 7/20/02 Least Astino 42/04/07					96.00
Ztel Communications Inc c/o Nco-marlin Po Box 8529 Philadelphia, PA 19101		Н	Opened 7/30/03 Last Active 12/01/07 Communication services					200.22
								282.00
Sheet no. <u>6</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(	S (Total of th		tota pag		1,975.90
			(Report on Sumn	nary of Sc		ota lule		16,610.45

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B6G (Official Form 6G) (12/07)

In re	Arthur L Patton,	Case No.
	lovce E Patton	

Debtors

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 08-07372 Doc 1 Filed 03/27/08 Entered 03/27/08 16:57:12 Desc Main Document Page 25 of 45

B6H (Official Form 6H) (12/07)

In re	Arthur L Patton,	Case No.
	Jovce E. Patton	

Debtors

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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B6I (Official Form 6I) (12/07)

	Arthur L Patton			
In re	Joyce E. Patton		Case No.	
		Debtor(s)	•	

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: DEPENDENTS OF DEBTOR AND SPOUSE						
Married	RELATIONSHIP(S): dependent dependent dependent	AGE(S): 13 15 16				
<b>Employment:</b>	DEBTOR		SPOUSE			
Occupation	Cook					
Name of Employer	Taco Bell	Unemployed				
How long employed	2.5 years					
Address of Employer	2222 Green Bay Rd North Chicago, IL 60064					
	ge or projected monthly income at time case filed)		DEBTOR		SPOUSE	
	y, and commissions (Prorate if not paid monthly)	\$ _	810.00	\$	0.00	
2. Estimate monthly overtime		\$	0.00	\$	0.00	
3. SUBTOTAL		\$_	810.00	\$	0.00	
4. LESS PAYROLL DEDUCT	FIGNIC					
a. Payroll taxes and soci		•	151.00	\$	0.00	
b. Insurance	ar security	Ψ <u></u> –	0.00	φ —	0.00	
c. Union dues		Ψ <u></u> –	0.00	φ —	0.00	
d. Other (Specify):		Ψ <b>–</b>	0.00	\$	0.00	
d. Other (Specify).		*	0.00	\$	0.00	
5. SUBTOTAL OF PAYROLI	L DEDUCTIONS	\$_	151.00	\$	0.00	
6. TOTAL NET MONTHLY	TAKE HOME PAY	\$_	659.00	\$	0.00	
7. Regular income from opera	tion of business or profession or farm (Attach detailed sta	tement) \$	0.00	\$	0.00	
8. Income from real property	•	\$	0.00	\$	0.00	
9. Interest and dividends		\$	0.00	\$	0.00	
10. Alimony, maintenance or dependents listed above	support payments payable to the debtor for the debtor's us	e or that of \$	0.00	\$	0.00	
11. Social security or governm	nent assistance	ф	0.00	¢.	0.00	
(Specify):		\$_	0.00	\$	0.00	
12 P			0.00	, —	0.00	
12. Pension or retirement inco 13. Other monthly income	ome	Φ_		<b>D</b>		
(Specify):		\$ _	0.00	<u>*</u> —	0.00	
			0.00	<b>»</b>	0.00	
14. SUBTOTAL OF LINES 7	THROUGH 13	\$_	0.00	\$	0.00	
15. AVERAGE MONTHLY I	NCOME (Add amounts shown on lines 6 and 14)	\$_	659.00	\$	0.00	
16. COMBINED AVERAGE	MONTHLY INCOME: (Combine column totals from line	: 15)	\$	659.00	)	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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B6J (Official Form 6J) (12/07)

In re	Arthur L Patton Joyce E. Patton		Case No.	
		Debtor(s)		

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

expenditures labeled "Spouse."  1. Rent or home mortgage payment (include lot include lot	contact for makila hama)	\$	•	32.00
a. Are real estate taxes included?		No _ X_	· <del></del>	32.00
b. Is property insurance included?		No X		
2. Utilities: a. Electricity and heating fuel	1 cs		2	275.00
b. Water and sewer		Ψ Φ	<u> </u>	0.00
c. Telephone		\$ \$	<u> </u>	53.00
d. Other		\$		0.00
3. Home maintenance (repairs and upkeep)			<u> </u>	0.00
4. Food		\$	<u> </u>	250.00
5. Clothing		\$		50.00
6. Laundry and dry cleaning		\$		25.00
7. Medical and dental expenses		\$		50.00
8. Transportation (not including car payments)		\$	5	60.00
9. Recreation, clubs and entertainment, newspap	ers, magazines, etc.	\$		40.00
10. Charitable contributions		\$	3	0.00
11. Insurance (not deducted from wages or inclu-	ded in home mortgage payment	as)		
a. Homeowner's or renter's		\$	3	0.00
b. Life		\$		0.00
c. Health		\$	3	0.00
d. Auto		\$		175.00
e. Other		\$		0.00
12. Taxes (not deducted from wages or included	in home mortgage payments)			
(Specify)		\$	5	0.00
13. Installment payments: (In chapter 11, 12, and	d 13 cases, do not list payments			
plan)				
a. Auto		\$	S	0.00
b. Other			S	0.00
c. Other			S	0.00
14. Alimony, maintenance, and support paid to o	thers	\$	S	0.00
15. Payments for support of additional dependen	ts not living at your home	\$	S	0.00
16. Regular expenses from operation of business.	profession, or farm (attach det	ailed statement) \$	S	0.00
17. Other Personal Grooming/Haircuts		\$	S	50.00
Other Auto Repairs/Maintenance		\$	·	30.00
18. AVERAGE MONTHLY EXPENSES (Total			S	1,090.00
and, if applicable, on the Statistical Summary of				
19. Describe any increase or decrease in expendi	tures reasonably anticipated to	occur within the year		
following the filing of this document:				
20 CTATEMENT OF MONTH VANCE BYOO.	AL.			
20. STATEMENT OF MONTHLY NET INCOM			,	050.00
a. Average monthly income from Line 15 of So		\$		659.00
<ul><li>b. Average monthly expenses from Line 18 abo</li><li>c. Monthly net income (a. minus b.)</li></ul>	ove	\$		1,090.00
c. Monthly net income (a. minus b.)		ν,		-431.00

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B6 Declaration (Official Form 6 - Declaration). (12/07)

# **United States Bankruptcy Court** Northern District of Illinois

In re	Joyce E. Patton		Case No.	
		Debtor(s)	Chapter	7
			-	

### DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

				ad the foregoing summary and schedules, consisting of best of my knowledge, information, and belief.
Date	March 27,	2008	Signature	/s/ Arthur L Patton Arthur L Patton Debtor
Date	March 27,	2008	Signature	/s/ Joyce E. Patton Joyce E. Patton Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (12/07)

## United States Bankruptcy Court Northern District of Illinois

	Arthur L Patton			
In re	Joyce E. Patton		Case No.	
		Debtor(s)	Chapter	7
			-	

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT \$10,842.00	SOURCE Employment Income - 2006 - Taken from Tax Transcript for Husband
\$13,384.37	Employment Income - 2007 - Taken from the Pay Stub dated 12/27/2007 for the Husband
\$1,861.03	Employment Income - 2008 year to date - Taken from the Pay Stub dated 3/20/2008 for the Husband
\$12,668.00	Employment Income - 2006 - Taken from Income Tax Return for Wife

# 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT SOURCE** 

#### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR **PAYMENTS** AMOUNT PAID **OWING** 

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT DATES OF PAID OR VALUE OF AMOUNT STILL PAYMENTS/ NAME AND ADDRESS OF CREDITOR **TRANSFERS TRANSFERS OWING** 

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR DISPOSITION AND CASE NUMBER NATURE OF PROCEEDING AND LOCATION

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE

DESCRIPTION AND VALUE OF **PROPERTY** 

BENEFIT PROPERTY WAS SEIZED DATE OF SEIZURE

Software Copyright (c) 1996-2007 Best Case Solutions, Inc. - Evanston, IL - (800) 492-8037

Best Case Bankruptcy

2

None

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION, FORECLOSURE SALE, DESCRIPTION AND VALUE OF TRANSFER OR RETURN **PROPERTY** 

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE ASSIGNMENT TERMS OF ASSIGNMENT OR SETTLEMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN

NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE OF

**PROPERTY** 

#### 7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy

None 

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Legal Helpers 20 W. Kinzie Suite 1300 Chicago, IL 60610

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 2008

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$800 for attorney fees

NAME AND ADDRESS OF PAYEE Credit Infonet 4540 Honeywell Ct Dayton, OH 45424-5760 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 2008 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$294 for 2 credit counseling
courses, 2 debtor education
courses, 3 joint credit reports,
the last 4 years tax transcripts,
and a credit cleanup service

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF

NAME AND ADDRESS OF OWNER

PROPERTY LOCATION OF PROPERTY

5

#### 15. Prior address of debtor

None If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate

address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California,

Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

ii iiio wii, tiit zii vii oiiiiteittai zi

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

TE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

NATURE OF BUSINESS ENDING DATES

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

#### NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS

DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

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20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory,

and the dollar amount and basis of each inventory.

DOLLAR AMOUNT OF INVENTORY

7

DATE OF INVENTORY

INVENTORY SUPERVISOR

(Specify cost, market or other basis)

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

DATE OF INVENTORY RECORDS

21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE NAME AND ADDRESS TITLE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the

commencement of this case.

**ADDRESS** DATE OF WITHDRAWAL NAME

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year

immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including

compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT,

DATE AND PURPOSE RELATIONSHIP TO DEBTOR OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated

group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

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25. Pension Funds.

None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	March 27, 2008	Signature	/s/ Arthur L Patton
			Arthur L Patton
			Debtor
Date	March 27, 2008	Signature	/s/ Joyce E. Patton
		_	Joyce E. Patton
			Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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Form 8 (10/05)

# **United States Bankruptcy Court** Northern District of Illinois

In re	Arthur L Patton Joyce E. Patton			Case No.		
III Te	Joyce L. Fallon	Г	Debtor(s)	_ Case No. Chapter	7	
	CHAPTER 7 INDI	VIDUAL DEBTO	R'S STATEME	NT OF INT	ENTION	
	I have filed a schedule of assets and liabi	lities which includes debt	s secured by property	of the estate.		
	I have filed a schedule of executory contr	acts and unexpired leases	which includes person	nal property sub	ject to an unexpi	ired lease.
	I intend to do the following with respect	to property of the estate w	hich secures those del	ots or is subject	to a lease:	
Descri	otion of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
-NON	IE-			•	_	
Descrij Proper	otion of Leased ty	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)			
-NON	IE-					
Date	March 27, 2008		/s/ Arthur L Patton Arthur L Patton Debtor			
Date	March 27, 2008	-	/s/ Joyce E. Patton Joyce E. Patton Joint Debtor			

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United States Bankruptcy Court
Northern District of Illinois

	Arthur L Patton			
In re	Joyce E. Patton		Case No.	
		Debtor(s)	Chapter	7

				Debtor(s)	Chapte	r <u>/</u>
	$\mathbf{D}$	ISCLOSURE C	OF COMPENS	ATION OF ATTOR	NEY FOR I	DEBTOR(S)
1.	compensation paid	d to me within one ye	ear before the filing of		or agreed to be	for the above-named debtor and that paid to me, for services rendered or to as follows:
	For legal serv	vices, I have agreed to	o accept		\$	800.00
	Prior to the fi	iling of this statemen	t I have received		\$	800.00
	Balance Due.				\$	0.00
2.	The source of the	compensation paid to	me was:			
		Debtor		Other (specify):		
3.	The source of com	pensation to be paid	to me is:			
		Debtor		Other (specify):		
4.	■ I have not firm.	agreed to share the a	bove-disclosed comp	pensation with any other pers	son unless they a	are members and associates of my law
				ation with a person or person nes of the people sharing in t		nembers or associates of my law firm. n is attached.
5.	<ul><li>a. Analysis of the</li><li>b. Preparation and</li><li>c. Representation</li><li>d. [Other provision</li></ul>	e debtor's financial sit d filing of any petition of the debtor at the cons as needed]	tuation, and rendering on, schedules, statem meeting of creditors	or legal service for all aspects g advice to the debtor in dete ent of affairs and plan which and confirmation hearing, ar to market value; exemption	ermining whether may be required and any adjourned	er to file a petition in bankruptcy; d; I hearings thereof;
6.	Represe financial motions	entation of the debto I management cour pursuant to 11 US	ors in any discharg se fees, post-disch C 522(f)(2)(A) for a	narge credit repair, judicial avoidance of liens on hous	ment retrieval s I lien avoidance sehold goods, r	services, credit counseling and es, preparation and filing of elief from stay actions, motions to preements and applications.
			C	ERTIFICATION		
this	I certify that the for bankruptcy proceed		e statement of any ag	greement or arrangement for	payment to me	for representation of the debtor(s) in
Dat	march 27, 2	2008		/s/ Andrew J. Feldn Andrew J. Feldman Legal Helpers, PC 20 W. Kinzie 13th Floor Chicago, IL 60610 (312) 467-0004	n #6292797	832

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured

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**B 201** (04/09/06)

obligations.

#### **Chapter 11:** Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

## Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### **Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.							
Andrew J. Feldman #6292797	X _/s/ Andrew J. Feldman	March 27, 2008					
Printed Name of Attorney	Signature of Attorney	Date					
Address:							
20 W. Kinzie							
13th Floor							
Chicago, IL 60610							
(312) 467-0004							
	Certificate of Debtor I (We), the debtor(s), affirm that I (we) have received and read this notice.						
Arthur L Patton							
Joyce E. Patton	X /s/ Arthur L Patton	March 27, 2008					
Printed Name of Debtor	Signature of Debtor	Date					
Case No. (if known)	X /s/ Joyce E. Patton	March 27, 2008					
	Signature of Joint Debtor (if any)	Date					

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# **United States Bankruptcy Court** Northern District of Illinois

In re	Arthur L Patton Joyce E. Patton		Case No.	
		Debtor(s)	Chapter 7	
	•	VERIFICATION OF CREDITOR 1	MATRIX	
		Number o	of Creditors:	34
	The above-named Debtor (our) knowledge.	(s) hereby verifies that the list of credi	itors is true and correct to	the best of my
Date:	March 27, 2008	/s/ Arthur L Patton Arthur L Patton Signature of Debtor		
Date:	March 27, 2008	/s/ Joyce E. Patton  Joyce E. Patton		

AOL GPO PO Box 30623 Tampa, FL 33630

Aspire Visa c/o Midland Credit Mgmt 8875 Aero Dr Ste 200 San Diego, CA 92123

At T Broadband c/o Credit Protect Assoc. Po Box 802068 Dallas, TX 75380

Att Formerly Cingular Wireless c/o Financial Asset Mgmt I Po Box 451409 Atlanta, GA 31145

Best Buy Auto Sales 303 Tenth St. North Chicago, IL 60064

Citibank / Sears P.O. Box 20363 Kansas City, MO 64195

Columbia House Customer Service Center PO Box 91605 Indianapolis, IN 46291

Com Ed Customer Care Center PO Box 805379 Chicago, IL 60680

Comed c/o Harvard Collection 4839 N Elston Ave Chicago, IL 60630

Credit Protect Assoc. Po Box 802068 Dallas, TX 75380

Creditors Alliance PO Box 1288 Bloomington, IL 61702

David L Gates & Associates c/o Certified Services Inc 1733 Washington St Ste 2 Waukegan, IL 60085

First Premier Bank Attn: Correspondence Dept. Po Box 5524 Sioux Falls, SD 57117

Greenwichfin 1621 E New York St Aurora, IL 60505

I C System c/o I C System Po Box 64378 St Paul, MN 55164

Lake County Health Dept. 415 Washington St., Ste 112 Waukegan, IL 60085

Mci Communications c/o CBCS Po Box 163250 Columbus, OH 43216

MCI/Sherman Acquisitions c/o Resurgent Capital Services Po Box 10587 Greenville, SC 29603

North Shore Gas P O box A3991 Chicago, IL 60690

Northshore Gas c/o Nco Financial Systems Po Box 13570 Philadelphia, PA 19101 Peoples Choice Video Express Credit Protect Assoc. Po Box 802068 Dallas, TX 75380

Peoples Energy PO Box 0 Chicago, IL 60690

Peoples Gas 130 E. Randolph Drive Chicago, IL 60601

Prairie State Legal Svcs 325 W. Washington St. Waukegan, IL 60085

Publishers Clearing House PO Box 4002931 Des Moines, IA 50340

Reader's Digest PO Box 1134 North Chicago, IL 60064

Resurgent Capital Service/Sherman Acquis Po Box 10587 Greenville, SC 29603

Sage Telecom Inc. c/o Nco Financial Systems 507 Prudential Rd Horsham, PA 19044

Sbc c/o NCO Financial Systems Po Box 4907 Trenton, NJ 08650

Sbc-Ameritech c/o Midland Credit Mgmt 8875 Aero Dr Ste 200 San Diego, CA 92123 Sears c/o Resurgent Capital Service Po Box 10587 Greenville, SC 29603

The Danbery Mint 47 Richard Ave Norwalk, CT 06857

Waukegan Savings And Loan c/o Armor Systems Co 1700 Kiefer Dr, Suite 1 Zion, IL 60099

Ztel Communications Inc c/o Nco-marlin Po Box 8529 Philadelphia, PA 19101